AMENDMENTS TO THE SPECIFICATION

Please replace the first full paragraph on page 8 with the following:

--Cost filtering 40 as shown in FIG. 3 may also be performed in step 14. For example, a cost pie of 100% may be allocated to the activity categories (columns). In FIG. 3 15% of cost 41 is allocated to Product Development/Risk Management. The allocation may be based on cost center data. Any other basis of allocating cost may be used such as by the number of full time equivalent (FTE) people required to perform the activities involved. For each column, the allocated cost is then distributed across components in that column on another basis, for example, headcount. In FIG. 3 the 5% allocated to Business Administration 42 is distributed across the components in the last column by headcount.--

Please replace the first two full paragraphs on page 12 with the following:

--FIG. 4 shows before 50 and after 51 implementing an identified consolidator/server collaboration. In the before diagrams on the left, similar information and services are developed where they are needed, and peer connectivity is used to coordinate changes. Because there are (n-1)*(n-2) connections, where n is the number of components, an update may result in a large chance of error even if the chance of error on an individual connection, fn(error), is small.

On the right in FIG.4, after implementing collaboration, all components reference a specialist component 52, using common services to reference and/or update the information. Components may maintain local copies of information for performance purposes with a number of known protocols used to update/reference the specialist component such as access when required, broadcast changes, and periodic update of local copies.—

Please replace the second full paragraph on page 13 with the following:

--As seen in FIG. 5 on the left, before processor collaboration is identified and applied 60, processing is performed by a monolithic processor that contains all associated services. However, a rigid workflow is imposed with this structure. After application of processor collaboration 61 as seen in FIG. 5 right, processing is streamlined, tasks are generalized and decoupled, leaving generic specialized services.--

Please replace the last paragraph on page 14 with the following;

--Before identification of gatekeeper collaboration 70, business events are processed following a pre-defined approach as seen in the left side of FIG. 6. Optional tasks are not always identified and exploited. As depicted in FIG. 6 right, after gatekeeper collaboration is applied 71, business events

are "gang tackled", leveraging all facilities and exercising all applicable tasks viewed across the client enterprise.--